SOO CO-OP

Soo Co-op Credit Union

E-MAIL STATEMENT DISCLOSURE AND ELECTRONIC CONSENT AGREEMENT

As permitted by law, you hereby authorize Soo Co-op Credit Union to electronically provide your Statement of Account. The electronic transmission of such statement may be conducted in a variety of means such as (a) your active retrieval via the Internet by any Internet access means from a specific Internet location (identified by the Credit Union in an e-mail message sent to you by the Credit Union); and/or (b) any other means of electronically providing such documentation.

After electing to have your statement sent to you electronically, you may still obtain a paper copy of your Statement by contacting the Credit Union through the following methods (a fee, as disclosed in the current Fee Schedule, may apply):

In writing:

Soo Co-op Credit Union 4489 I-75 Business Spur., Sault Ste. Marie, MI 49783

In person: at any branch location:

By phone: 906-632-5300

By email: cuinfo@soocoop.com

Discontinuation of E-mail Statement: (Return to paper statement by mail)

You may withdraw your request to have your Statement of Account sent to you electronically by contacting the Credit Union either in writing or by e-mail at the above captioned addresses. You may also cancel this service yourself from within home banking by selecting the "e-Statements" link. Soo Co-op Credit Union does not assess any fees or charges to institute or cancel this service.

When Your Personal Information Changes:

You agree to immediately provide the Credit Union updated contact information in the event that your e-mail address (or any other means you have provided the Credit Union to contact you) becomes unusable or inaccurate for any reason. You may update this information in your user profile on our online banking platform. You may also inform us in person at any branch.

Requirements to Receive an E-mail Statement:

A description of the current means used to provide electronic documentation along with current hardware and software requirements to receive such documentation is provided to you herein.

Minimum System Requirements:

To support the security measures we put in place to keep your data safe, we require the use of a modern browser. As new versions of browsers are released, the online banking platform will deprecate support for older versions. Below are the details for each supported browser.

Mobile Operating Systems

<u>iOS</u>: Our online banking platform is supported on version 3.12 or newer on devices running iOS version 16.4 or newer.

<u>Android</u>: Our online banking platform is supported on version 3.7 or newer on devices running Android version 8.0 or newer.

Browsers

<u>Microsoft Edge</u>: Microsoft Edge will be supported at the latest version only. Our online banking platform may deny access to older Microsoft Edge versions 60 days after a new version is released. The legacy version of Microsoft Edge now has an official end-of-life date from Microsoft.

<u>Google Chrome</u>: Chrome should automatically update and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, our online banking platform may deny it access.

<u>Apple Safari:</u> Each year Apple typically makes upgrades to Safari during the fall. Approximately 60 days after a new version is released, the our online banking platform may deny older versions access. However this change requires that the new Safari version is available on both MacOS and iOS devices.

<u>Mozilla FireFox</u>: FireFox should automatically update. If FireFox is two versions older than the current stable channel version, the Banno Digital Platform may deny it access.

Additional Electronic Submissions:

By accepting e-statements, you also agree to receive periodic electronic messages from the credit union pertaining to Soo Co-op Credit Union announcements, disclosures, updates, etc. You will be provided with an opt-out option should you wish to discontinue receiving the periodic messages. You also agree that you may be notified electronically if you send Soo Co-op Credit Union an e-mail, fill out an application online or fill out our feedback questionnaire online.

Security Notice for Internet Transactions:

Many electronic communications sent and received over the Internet can and are intercepted by unauthorized recipients, beyond the control of the Credit Union. By authorizing the delivery of your Statement of Account electronically, you understand and agree that, to the extent permitted by law, the Credit Union cannot and will not be liable for any damages incident to the unauthorized receipt of electronic communications sent by or received from you where such unauthorized receipt is beyond the control of the Credit Union.